

**Information to identify the case:**

Debtor 1	<b>Marissa P. Gomez</b>	Social Security number or ITIN	<b>xxx-xx-8133</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Virginia</b>			
Case number: <b>13-13386-BFK</b>			

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marissa P. Gomez

September 4, 2018

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Marissa P. Gomez  
 Debtor

Case No. 13-13386-BFK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: huntingto  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db #+Marissa P. Gomez, 8914 Grist Mill Woods Court, Alexandria, VA 22309-1593  
 cr +ROXBURY MEWS HOMEOWNERS ASSOCIATION, c/o Rees Broome, PC, 1900 Gallows Road, Suite 700,  
 Tyson's Corner, VA 22182-4098  
 cr +The Bank of New York Mellon FKA The Bank of New Yo, c/o BWW Law Group, LLC,  
 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833  
 cr +U.S. Bank National Association, as Trustee for Adj, 236 Clearfield Ave #215,  
 Virginia Beach, VA 23462-1893  
 11913142 +Sunrise Credit Service, 234 Airport Plaza Blvd., Farmingdale, NY 11735-3938  
 12000529 +The Bank of New York Mellon, c/o BWW Law Group, LLC, 8100 Three Chopt Road, Suite 240,  
 Richmond, VA 23229-4833  
 11913140 +Trojan Professional Services, P.O. Box 1270, Los Alamitos, CA 90720-1270  
 12017874 +U.S. Bank National Association, as Trustee for Adj, One Home Campus,  
 Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFFC.COM Sep 05 2018 06:38:00 America's Servicing Co., MAC X7801-014,  
 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 cr +EDI: BANKAMER.COM Sep 05 2018 06:33:00 BANK OF AMERICA, N.A.,  
 BUILDING C, 2380 PERFORMANCE DR, RICHARDSON, TX 75082-4333  
 cr +EDI: PRA.COM Sep 05 2018 06:38:00 PRA Receivables Management LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 cr +EDI: WFFC.COM Sep 05 2018 06:38:00 Wells Fargo Bank, N.A./Wells Fargo Home Mortgage,  
 MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 11913138 +EDI: WFFC.COM Sep 05 2018 06:38:00 America's Servicing Company, 7495 New Horizon Way,  
 Frederick, MD 21703-8388  
 11967854 EDI: AIS.COM Sep 05 2018 06:38:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 11913154 +EDI: IIC9.COM Sep 05 2018 06:39:00 Banfield Pet Hospital, c/o IC Systems,  
 P.O. Box 64437, Saint Paul, MN 55164-0437  
 11913151 EDI: CITICORP.COM Sep 05 2018 06:33:00 Citibank, Attn: Centralized Bankruptcy,  
 P.O. Box 20363, Kansas City, MO 64195  
 11913152 EDI: CITICORP.COM Sep 05 2018 06:33:00 Citibank, Citicorp Credit, P.O. Box 20507,  
 Kansas City, MO 64195  
 11913153 +EDI: CAPITALONE.COM Sep 05 2018 06:33:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 P.O. Box 30285, Salt Lake City, UT 84130-0285  
 12014610 EDI: CAPITALONE.COM Sep 05 2018 06:33:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 11913150 +EDI: NAVIENTFKASMDOE.COM Sep 05 2018 06:39:00 Dept. of Education/Sallie Mae,  
 P.O. Box 9635, Wilkes Barre, PA 18773-9635  
 11913147 +EDI: AMINFOFP.COM Sep 05 2018 06:38:00 First Premier Bank, 601 S. Minnesota Ave.,,  
 Sioux Falls, SD 57104-4868  
 11913148 +EDI: AMINFOFP.COM Sep 05 2018 06:38:00 First Premier Bank, 3820 N. Louise Avenue,  
 Sioux Falls, SD 57107-0145  
 11913145 +EDI: RMSC.COM Sep 05 2018 06:33:00 GECRB/ JC Penney, Attention Bankruptcy,  
 P.O. Box 103104, Roswell, GA 30076-9104  
 11913146 +EDI: RMSC.COM Sep 05 2018 06:33:00 GECRB/Care Credit, Attn: Bankruptcy, P.O. Box 103104,  
 Roswell, GA 30076-9104  
 11913144 +EDI: IIC9.COM Sep 05 2018 06:39:00 IC Systems, Attn: Bankruptcy, 444 Highway 96 East,,  
 P.O. Box 64378, St. Paul, MN 55164-0378  
 11913149 EDI: JEFFERSONCAP.COM Sep 05 2018 06:38:00 Fingerhut, 16 McLeland Rd.,,  
 St. Cloud, MN 56303  
 11913143 +E-mail/Text: ustpreion04.ax.ecf@usdoj.gov Sep 05 2018 02:56:07 Office of the U.S. Trustee,  
 115 South Union St., Ste. 210, Alexandria, VA 22314-3361  
 12103065 EDI: PRA.COM Sep 05 2018 06:38:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 12016191 +E-mail/Text: csidl@sbcglobal.net Sep 05 2018 02:56:39 Premier Bankcard/ Charter,  
 P.O. Box 2208, Vacaville, CA 95696-8208  
 12177064 EDI: NAVIENTFKASMDOE.COM Sep 05 2018 06:39:00 Sallie Mae Inc. on behalf of,  
 Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351  
 11913141 EDI: AISTMBL.COM Sep 05 2018 06:33:00 T-Mobile, P.O. Box 742596, Cincinnati, OH 45274  
 11913139 +EDI: VERIZONCOMB.COM Sep 05 2018 06:33:00 Verizon, 500 Technology Drive, Ste.30,  
 Weldon Spring, MO 63304-2225  
 12094778 +EDI: BLUESTEM Sep 05 2018 06:39:00 Webbank-Fingerhut, 6250 Ridgewood Rd,  
 St. Cloud, MN 56303-0820

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank of New York Mellon

District/off: 0422-9

User: huntingto  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Sep 04, 2018

cr\* +The Bank of New York Mellon FKA The Bank of New Yo, c/o BWW Law Group, LLC,  
8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833  
13935900\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
11918759 ##+U.S. Bank National Association, Susan C. Meyer, Shapiro Brown & Alt, LLP,  
236 Clearfield Avenue, Suite 215, Virginia Beach, VA 23462-1893

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 4, 2018 at the address(es) listed below:

Andrew Todd Rich on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the Certificateholder of CWALT, Inc., Alternative Loan Trust 2007-J1, Mortgage  
Pass-Through Certificates, Series 2007-J1 bkvaecfupdates@bww-law.com  
Erik W. Fox on behalf of Creditor ROXBURY MEWS HOMEOWNERS ASSOCIATION efox@reesbroome.com,  
jchallashtori@reesbroome.com;mfarrish@reesbroome.com;AFrazier@reesbroome.com;jtyler@reesbroome.com  
;rhurley@reesbroome.com  
Nathan A. Fisher on behalf of Debtor Marissa P. Gomez Fbarsad@cs.com, barsad@aol.com  
Thomas Bradford Dail on behalf of Creditor The Bank of New York Mellon brad.dail@bww-law.com,  
bkvaecfupdates@bww-law.com  
Thomas P. Gorman ch13alex@gmail.com, tgorman26@gmail.com  
William M. Savage on behalf of Creditor U.S. Bank National Association, as Trustee for  
Adjustable Rate Mortgage Trust 2005-11, Adjustable Rate Mortgage Backed Pass Through  
Certificates, Series 2005-11 vabecf@logs.com

TOTAL: 6